

Articles by Joseph Beirne, Boris Shishkin, Al Zack, Serafino Romualdi, Nancy Pratt and John Brophy  
**THE MAIN EVENT - Editorial by George Meany**

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# FEDERATIONIST

Official Monthly Magazine of the American Federation of Labor and Congress of Industrial Organizations

NOVEMBER, 1956

GEORGE MEANY, Editor

Vol. 63, No. 11

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## *Labor's Progress*

The story of the American labor movement is marked with sacrifice and struggle—sometimes bloody and bitter. The struggle was fought by working people, good Americans, who saw the need to organize unions to help get a decent life for themselves and their children.

Fear once haunted the minds and hearts of working men and women. Now that fear has been banished for good. It has been replaced by a full measure of confidence and a great sense of dignity which commands the respect of all.

Yesterday the labor movement fought for the very right to exist, for the right to bargain collectively with management. The unions fought against child labor, for free schools, for the right to vote, for social legislation, for safety and health rules in the factories.

Today these early goals have been largely achieved and have been supplanted by even loftier objectives which have become imperative with the change of our times. The fight for better jobs and better living continues on many fronts while unions become recognized as an increasingly important force for good in our country.

The past twenty years have seen the greatest development of unionization in our history. Those have been good years for America. We have achieved an unparalleled increase in our national standard of living and in our national productive capacity.

The new AFL-CIO is unionism at its best because it is united unionism. This united labor movement—with a philosophy anchored to our American way of life—will be a bulwark against extremists from the left and from the right. It will direct its energies and resources toward making our economic system more secure here at home and, by example, abroad.

David J. McDonald.



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# THE MAIN EVENT

*An Editorial by*  
GEORGE MEANY

**T**HE main event is now on. Everyone is talking politics. Everyone is deeply interested in the outcome of the national election campaign. This is as it should be. The democratic way of life depends upon popular interest and participation in elections.

The big question facing each of us is whether we are just going to talk about politics or do something about it. In other words, are we going to vote?

In the past a shockingly small percentage of American citizens has taken the trouble to vote. This year the labor movement is making an all-out effort to bring about a full vote. We have carried on an intensive registration campaign. In most sections of the nation it has proved successful. The final step is still ahead. That is, to make certain that every trade unionist who is registered goes to the polls and casts his or her ballot on November 6.

It really should not be necessary to go to such great lengths to persuade the citizens of this country to exercise their highest privilege and perform their most important duty. In many parts of the world, people are suffering conditions tantamount to slavery merely because they have lost the right to vote. The great principle that divides our free way of life from the slave-like conditions of a dictatorship is that here, in America, we the people have the right to decide for ourselves the kind of government we want to serve us.

Only by voting can we safeguard our free way of life. Only by voting can we prove that we are the masters, not the pawns, of our government.

The attitude some people take is: "What difference will my vote make in a total of so many millions?" Of course, each vote makes

all the difference in the world. Many election victories and defeats have been decided by the narrowest of margins. The important thing to remember is that each vote counts—that on Election Day your vote counts as much as the President's, that the vote of the lowest-paid employe counts as much at the polls as that of the head of a giant corporation.


Voting is truly democracy in action. It is the only way to obtain a real mandate from the people. Of course, you value your own opinion on the great issues confronting our nation. But remember your opinion does not count unless your vote is counted.

The importance of voting this year is especially vital to trade union members. To an increasing extent, the future course of economic and social progress will be determined by government policy and legislation. In recent years the working people of this country have been adversely affected by a tide of anti-labor legislation in Congress and the State Legislatures. This reactionary trend has resulted from a well-financed drive by big business. Fearful of the growing strength of labor on the economic front, employers have turned to the use of political weapons to keep the workers "in their place."

The only way we can overcome this big business offensive is to defeat the anti-union employers at their own game. That is why the trade union movement has put so much emphasis in recent years on the need for political action. We have the votes. If we use them, if the fifteen million members of the AFL-CIO and their families and friends go to the polls and cast their ballots on November 6, our cause—the cause of justice and fair play for all Americans—is bound to win.

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# Operation Bootstrap



By JOSEPH A. BEIRNE

*President, Communications Workers of America*

A WELL-KNOWN writer once described the first ten years of development of the Communications Workers of America as "Operation Bootstrap." In so describing it, he was pointing up the "do it yourself" techniques of those early telephone unionists who shaped the course of CWA from its beginning in 1939—with few members, inadequate dues, a previous history of company unionism—to the union's present status as the world's largest communications union.

Those early telephone union pioneers—many of them still active—were linemen, cable splicers, operators, clerks, installers, repairmen, switchboard operators, factory production workers. They fought for—and won—higher wages and improved working conditions. And they made the telephone industry a better place to work.

Coming directly from a wide gamut of jobs in the industry, they understood the problems of the communications worker because those problems were their own problems.

They built a modern, progressive, dynamic international union in a few short years—and did it alone. I do not think this performance has ever been equaled in such a short period of time.

To understand CWA's development, we'll have to go back to the early Twenties when industry had pretty much its own way—and not

just in telephones, either. Mass production industry was becoming more and more mass-produced, but was just as determined as ever to keep out unions. It was the period of the "American Plan," the time of company unions, when management-dominated organizations of workers were set up by employers as safety insurance against legitimate unionism.

Steel, auto, electrical manufacturing—to name only a few industries—were company-unionized. But the largest of all employers to use this technique—and the one which carried it further than most—was A. T. & T., which spreads like a giant octopus over America's telephone network, owning most of it, dominating the remainder.

COMPANY unionism went down the drain in that great surge toward economic betterment of the early 1930s. The Wagner Act, passed in 1935, upheld by the U.S. Supreme Court two years later, outlawed company unionism. Lawmakers had decided that it was no longer in the public interest for employers to sit on both sides of the bargaining table.

A. T. & T. didn't give up easily. Early "independent" unions, set up with company aid, looked suspiciously like the company unions they replaced. But this time it was different. The law now gave the worker a fair shake. The employer had to keep his hands off. And the worker in the



JOSEPH A. BEIRNE

telephone industry wasn't slow to grasp this opportunity.

"Independent" unions rapidly became more "independent." An international communications union was formed in 1939. But it was to remain independent for the next ten years. Its influence on the lives and welfare of its members from its formation in 1939 until now has been tremendous.

In the beginning—in 1939—the phone union was a loosely knit group of twenty-seven completely autonomous member unions having 92,130 members. Each of them was a small kingdom. International per capita dues to the central organization were only 10 cents a year. The president drew the munificent salary of \$200 a year; the secretary-treasurer got even less—\$180 a year.

There was little centralized authority. Member unions could do what they wished in contract matters, signing agreements without regard to the effect this might have on the interests



Telephone employees are found in thousands of communities. The Communications Workers say they have members in more cities and towns than any other labor union in the world.

of other workers across the country.

In the telephone industry, dominated as it was by A. T. & T., this anarchy was disastrous. A. T. & T. would select the weakest member union, get a contract, then try to force the same conditions on the rest of the unions. Anyone experienced in negotiating work knows how unworkable this would be.

Natural union development was toward centralization of authority, increasing the effectiveness of that centralized authority and giving it the funds needed to operate effectively.

Results were evident in contract gains, in increased per capita and in membership growth. By 1946 the union had 217,549 members, its per capita dues had risen to 20 cents a month as compared to the 10 cents a year when the federation was formed seven years earlier.

Today the international union represents 365,000 members. Its operations have spread to forty-six states, the District of Columbia, three Canadian provinces and Hawaii.

The international per capita dues stand at \$2 per month, with 50 cents of it going into a strike fund. This

is in addition to that portion of member dues which remains at the local level. Total membership dues, counting the local portion, run from \$3 a month upward, depending on the amount of activity a local wishes to engage in.

Contractwise, CWA's gains have been impressive. Since the union was first formed, wages have more than doubled. Hours in many work categories have been shortened, and many other monetary and other gains have been registered. A vigorous policy of processing grievances has been pursued.

From all this the individual communications worker has benefited.

It hasn't been easy. Unions find most employers difficult to deal with. But in CWA's case the union deals mainly with A. T. & T. This company is not only the world's largest corporation, but is considered one of the hardest to deal with. Other employers in the industry try to emulate A. T. & T.'s example.

The telephone industry has never learned to get along with unions. Regional strikes against the Bell System were common throughout the en-



Men performing diverse jobs make up a large part of the CWA's 365,000 membership.



tire World War II period, but it wasn't until the spring of 1947 that CWA had its first nationwide walkout. Six weeks of picketing across the country brought substantial wage and other contract gains to CWA-represented workers.

There have been other large strikes against A. T. & T., several of them longer than the 1947 walkout, but none covering so widespread an area. CWA has fought them all through to a finish, chalking up wage and other gains as a result of the hassles.

As this was being written, CWA was conducting three strikes in the communications industry. They, like the others, will be won with improvements in wages and working conditions.

In 1949 CWA ended its independent status and affiliated with the CIO, becoming CIO's fifth largest international union. When the AFL and CIO merged, CWA stood twelfth in size, a position it still occupies.

In its internal operation, geography is one of CWA's biggest problems. CWA has members in more cities and towns than any other union in the world.

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The union's constitution is modern, streamlined, tailored to operate best in this particular industry.

At the apex of CWA's authority stands the convention, which meets annually. Grass-roots delegates from the union's 735 locals frame fundamental union policy, setting its course for the ensuing year. Decisions of the convention may be overturned only by a membership referendum.

Between annual conventions, union affairs are in the hands of a fourteen-member executive board, made up of a president, a secretary-treasurer, three vice-presidents and nine geographical district directors.

I am president. William A. Smallwood is secretary-treasurer. The three vice-presidents, all in Washington, are John L. Crull, Ray Hackney and A. T. Jones. Each of these three has special functions, working under my direction.

The nine geographical district directors are:

Mary Hanscom, Newark, N. J.—director, District I; William Walsh, Washington, D. C.—director, District II; George Gill, Atlanta—director, District III; Walter Schaar, Lansing, Mich.—director, District IV; Ray Dryer, Chicago—director, District V; D. L. McCowan, St. Louis—director, District VI; James E. Smith, Omaha—director, District VII; William G. Smith, Denver—director, District

VIII; Louis Knecht, San Francisco—director, District IX.

CWA has four other elective officers, called national directors. They handle matters involving groups of workers whose bargaining units are national in scope or groups with special industry problems. The union's Canadian director is appointed by the executive board. There are about 150 other full-time staff people with the union.

**O**N THE organizing front, we in CWA are frank to admit that we have a long way to go before completely organizing the jurisdiction assigned to us. That jurisdiction, originally given by the CIO, carried over into the merged federation and covers the entire telephone industry, including manufacturing, plus other wire and non-wire communications.

CWA has about three-fifths of the industry organized. The remainder are mostly in "independent" unions, although the International Brotherhood of Electrical Workers has a portion organized.

This creates conflicting jurisdiction, a problem which will have to be settled one of these days. Meanwhile, both IBEW and CWA look at the territory of the independent unions as a likely field in which to carry on organizing work.

Like any other modern unions,

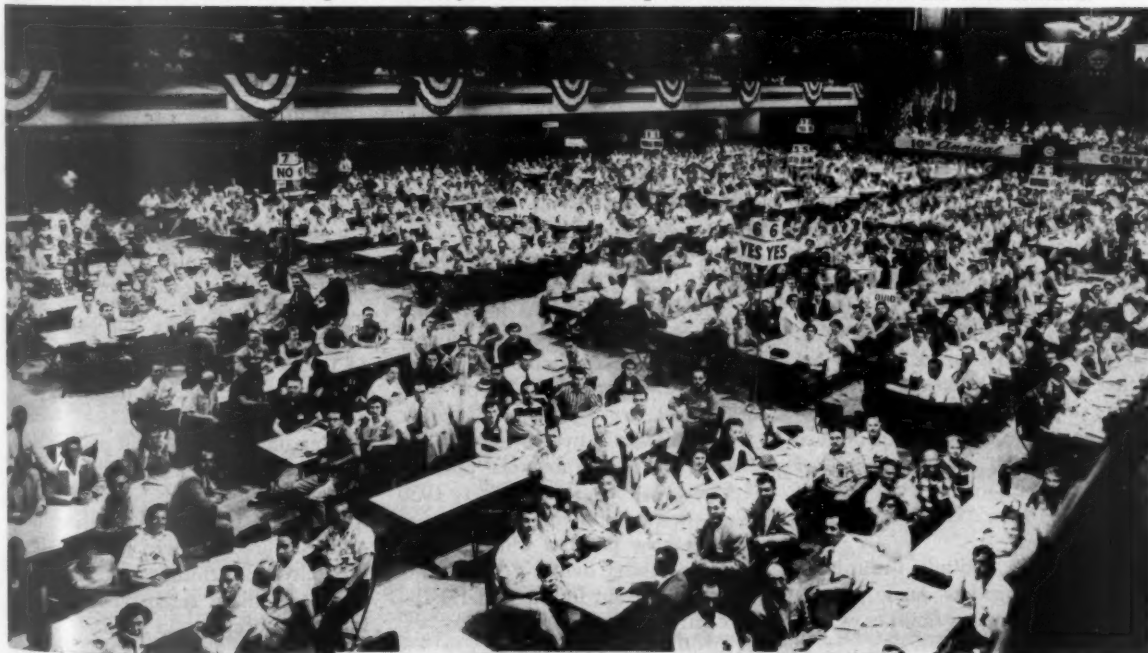
**You've Registered  
NOW VOTE  
ELECTION DAY — NOV. 6**

CWA has a number of operating departments. The organizing department, under direction of a vice-president, seeks affiliation of new groups of members, as well as overseeing the continuing work of signing up employees within existing bargaining units.

Negotiations also are under the direction of a vice-president. In CWA all contracts are held in the name of the international union, rather than by districts or locals, a practice that prevails in some unions. CWA has found this the most workable method of operation, considering the need for standardization and a unified front toward an industry such as this, dominated as it is by one single employer.

Agreements not only are held in the name of the international union, but also are negotiated under its direction, with international personnel comprising part of the membership of bargaining committees. All contracts of our union must bear the signature of (Continued on Page 29)

The convention stands at the apex of authority in the union. This picture was made at the recent Cleveland conclave.



# Consumer, **BEWARE!**

By **NANCY PRATT**  
AFL-CIO Department of Research

FIRST OF TWO ARTICLES ON CONSUMER CREDIT

**JOE BROWN BOUGHT** a new car last year on the "no money down, years to pay" plan. Six months later he found he couldn't keep up with the payments. His car was repossessed. Joe was sad, but he thought his worries about the car were over. He was wrong.

Joe thought if the repossessed car was resold at a loss, the dealer would be the loser. He learned to his surprise that the "buy now, pay later" plan was not that simple. The paper he signed when he bought the car on the installment plan was a binding contract. The contract made him, not the dealer, responsible for any losses.

Joe was also surprised to find the dealer was out of the picture entirely. The contract was between Joe and a sales finance company. The finance company took him to court and attached his wages.

For many people like Joe buying on time seems simpler than paying cash. A din of radio commercials and newspaper ads plays on this idea. In fact, the ads make it appear that paying in those "easy monthly installments" is almost like getting something for nothing.

Many a housewife who wouldn't dream of withdrawing \$69 from the family bank account to pay cash for a new vacuum cleaner that's caught her eye can be talked into signing up for a year's payments of \$2 a week, figuring she can squeeze the \$2 out of her petty cash allowance. She doesn't stop to think that she has committed herself to a yearly expenditure of \$104 for that \$69 appliance, of which \$35 goes to the store for the privilege of those "slow, easy" payments.

This carefree attitude toward installment buying has made virtual paupers out of many families whose



NANCY PRATT

yearly earnings have never been so high. In an increasing number of cases, such a large proportion of their income is tied up in installment payments that there's almost nothing left over to pay for rent, food and other everyday needs.

The increased importance of this problem is indicated by the fact that total consumer credit has been rising rapidly and has now reached a record total of over \$37 billion. A major part of this increase has been credit utilized for the purchase of automobiles. So-called "automobile paper" has increased by almost 50 per cent in the last two and one-half years.

A recent study by the Federal Reserve Board of the financial position of American consumers in early 1956 gives considerable information concerning those families who have acquired personal debts. Among the facts brought out by the Federal Reserve survey are the following:

►Fifty-six per cent of all American families owe some type of personal debt, not including mortgage and business debt. The average debt per family is about \$450.

►The proportion of families with debt is highest in the group with incomes of \$2000 to \$7500, but even among families with incomes under \$1000 about 35 per cent have some personal debt.

►Families with debt run the gamut of all types of occupations, all regions of the country and all age groups. However, the rate is higher for families whose wage-earner is in the age bracket from 18 to 44 with children under 18 years of age. The rate is also higher for Negro families than for whites.

►Even though families of lower income tend to have lower-sized debts, there are many families in the low income groups whose installment payments constitute 20 per cent or more of their total disposable income. In fact, over one-fourth of the families with debt are carrying this heavy burden.

►Of those families who are carrying some debt, 70 per cent have no liquid assets or have liquid assets that amount to less than the total personal debt. Lower income families show a substantially higher proportion without liquid assets.

**T**HESE findings show that indebtedness is the rule, not the exception, among American families today. Buying on the installment plan is now firmly established as a normal means of purchasing goods. About three-fifths of all families purchasing new or used cars and over half the families buying furniture and home appliances utilized some type of credit for these purchases in 1955.

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This question of consumer credit is not just an academic problem of no concern to the trade union movement. All union members need to be thoroughly informed so that they can utilize consumer credit wisely. Otherwise, union members will find that their hard-won wage increases will be dissipated in excessive interest charges, repossession costs and various types of shady practices.

Easy consumer credit has helped Americans to enjoy a higher standard of living than any other country in the world—and to achieve it at a time when they are still young enough to enjoy it. It has enlarged the markets for the nation's goods by providing mass distribution for our mass production industries.

The continued economic growth of industries such as auto, appliances and furniture is dependent on people being able to buy successfully on the installment plan. Imagine the drop in auto sales, for instance, if everyone had to save up the \$2500 needed to pay cash for a new 1957 car.

**T**HERE'S nothing wrong with installment buying—so long as the buyer knows what he is doing. However, buying on credit is *not* as simple as buying for cash. In some cases it may be wiser to buy on installments than pay cash. But signing up for "easy" payments from the store is not the only way to get credit. A better deal might be obtained, for example, by taking out a cash loan from a bank or a credit union.

The purpose of this article and the one to follow is to discuss some of these alternatives—and the pitfalls and gimmicks in the installment buying field—so that consumers can shop for credit as intelligently as they shop for the autos, appliances and other goods their credit allows them to buy.

In many ways the average American's understanding of installment buying has not kept pace with his buying habits. He is simply not aware of the "cost" of credit. This lack of knowledge has led many people to overextend themselves.

One proof that this problem has reached serious proportions for many families is the emergence in recent years of a new business—the debt adjustment or "debt pooling" agency.

Such agencies sell nothing but hope—the hope that with their advice people can get out from under the debts



**We all need to know the pitfalls and gimmicks in installment buying. Many a man who signed a contract in haste has lived to rue the day.**

they've accumulated. Their favorite opening for radio commercials is:

"Why be always borrowing from Peter to pay Paul? Let us help you as we've helped thousands of other families."

The honest agencies may charge somewhere between 12 and 18 per cent interest for their services, but the dishonest ones, which far outnumber the honest ones, charge whatever the traffic will bear. As they usually take their fee immediately, before paying any client's bills, they really don't care after the first few months whether you follow their plan or not.

Case histories show that families who seek such help are not only those among the lower income groups. The files of one such agency showed it had some clients with incomes as high as \$500 a week.

Consumers are more vulnerable to shady installment credit schemes partly because legislative

safeguards are inadequate to protect them. Only fourteen states have laws requiring sellers to distinguish between carrying or service charges and the cash sale price of an item. Some of these laws cover only automobile sales.

Auto contracts tend to be the most complicated because there are so many

cost factors involved. Every contract should list separately the credit charge and credit investigation fees, but in auto contracts there are additional charges for car insurance and life insurance to protect the car dealer in case the buyer dies before he finishes making payments.

Investigations of "packed" installment contracts show that a common way to pad costs is to charge exorbitant rates for insurance charges—rates that are way above standard insurance rates.

The first step in ascertaining whether a dealer's prices are in line with those of other dealers is to insist on an *itemized* contract. It's not enough to compare trade-ins, down payments, or even service charges alone when shopping for the best buy. The time sale price is the best guide, but an even better practice is to have the dealer itemize all items.

The box at the top of Page 8 shows

### **If Pays to Pay Up As Quickly as Possible**

*Assuming a \$1500 debt on a new car  
with interest charges of 12%*

You pay per month:	If the repayment period is:	<b>BUT</b> total credit charges amount to:
\$140.00	12 months	\$180
98.33	18 months	270
77.50	24 months	360
56.66	36 months	540

## Itemized Installment Auto Sales Contract

The cash sale price of the car.....	\$2500.00
The amount of your down payment and trade-in, with a brief description of the goods traded in.....	1000.00
The amount of the difference to be financed.....	\$1500.00
The costs of insurance and other benefit charges with the coverage defined and itemized as:	
Personal liability .....	\$34.00
Property damage .....	10.00
Collision, \$50 deductible .....	20.00
Credit life insurance .....	15.00
	79.00
Official fees, such as credit investigation.....	5.00
The principal or unpaid balance. This is the amount you still owe.....	\$1584.00
The amount of credit service charge.....	221.76
The time sale price. This is the total amount the car costs you, buying on time.....	\$1805.76
Number of monthly installment payments.....	24
AMOUNT OF EACH MONTHLY INSTALLMENT .....	\$75.24

the various costs that should be listed.

What is a reasonable credit service charge for autos? There is, of course, no one charge that is "reasonable" for all parts of the country and all types of goods. Generally, state laws do not require dealers to give consumers true interest rates. The important thing is to read the contract and find out what part of your monthly payments are going to reduce the principal on your loan and what is going for installment charges.

A new law in New York does set maximum rates for auto sales contracts. They are: (1) For new cars, not more than 7 per cent a year of the total amount you owe to begin with; (2) for used cars of the current model year or two previous model years, 10 per cent a year; (3) for all other used cars, not more than 13 per cent a year.

Suppose the principal balance on your new car is \$1584 (as in the illustration above) and your payments will run for 24 months. The maximum service charge should be 14 per cent of this principal or \$221.76. This should be stated in the contract as in the illustration above.

As Sylvia Porter, financial editor for the New York Post, pointed out in a recent conference on credit:

"The seller is often competing not in the price and quality of his goods, but in the looseness of his financing and selling terms. \* \* \* The individual buyer cheats himself when he uses loose credit. When he buys an automobile on terms of one-third down and 36 months to pay, the first

10½ payments may go just for financing charges, though he doesn't realize it."

Look at the *total cost* of an item, rather than just the monthly payments.

**T**HUS far we have considered only the "cost" of installment charges. There are other angles to buying on credit that the consumer must watch.

For instance, what does the fine print in the contract say about repossession? Suppose a buyer has paid \$2500 on a \$2550 automobile. In most states, if the contract so stipulates, the car can be repossessed even if he defaults only on the last payment. He loses not only the car but also \$2500. He still owes the full unpaid balance, plus any cost involved in repossession.

In some states, in the case of repossession, the buyer has the right under certain circumstances to ask for a public auction. A repossessed car, however, generally does not bring much at such an auction and the costs have to be paid for, so he may still owe a lot of the original debt even though he has lost the car. The finance company or other holder of the contract can collect this debt through court action.

The moral is: Don't buy on time unless you are reasonably sure you can meet the payments. And remember, also, the (Continued on Page 31)

## FOR YOUR PROTECTION

1. Buy only from a reputable dealer. Beware of dealers who are in business not to sell their products but only their finance. Be wary of ads that emphasize easy credit above the quality of their wares.
2. Read your installment contract before you sign it. Be sure you know the amount of credit charges, the penalties for default or delinquency on payments, and other conditions of repayment.
3. Examine carefully the manufacturers' or dealers' guarantee on the life of your equipment. Know what recourse you have after the "thirty days' trial period" if the appliance breaks down.
4. Check the legislation in your state, and make certain that the dealer lives up to the requirements of the law. If your state legislation is inadequate, work with unions and consumer groups to do something about it.

# Secretary Schnitzler Reports On Europe and North Africa

**J**UST back from a four-week trip through Europe and the young republic of Tunisia in North Africa, AFL-CIO Secretary-Treasurer William F. Schnitzler reported that he found a strong belief President Eisenhower's "summit meeting" with the Soviets at Geneva weakened the West's ability to resist communism.

Throughout his fast-moving journey the AFL-CIO officer met with labor and government officials. In Europe he visited Britain, France, Italy, Western Germany, Austria, Sweden, Finland and West Berlin. He was a speaker at the conventions of the British Trades Union Congress, the Swedish General Federation of Trade Unions and the Tunisian UGTT. Mr. Schnitzler told newsmen in Washington, upon his return from abroad, that he considered his visit to Tunisia one of the high points of his trip.

"Our long-term policy of friendship to the Tunisians and to the aspirations of other colonial peoples for democratic freedom is known and appreciated," he related.

In regard to the European situation, Mr. Schnitzler said that the people of free Europe, "in general," have been doing a good job of fighting against Communist tyranny.

"But," he emphasized, "the future is uncertain because of the Eisenhower program. The European fight against communism has been moving downhill ever since the 'summit' talks between President Eisenhower and the Russians at Geneva."

Mr. Schnitzler paid a special tribute to the doughty people of West Berlin.

"They have done a wonderful job of preserving the democratic way of life in a city surrounded by communism," he declared.

He called Communist-ruled East Berlin "terrifying."



Secretary Schnitzler (wearing hat) discusses problems of democratic West Berlin with Ernst Scharnowski (left), head of city's free labor. The AFL-CIO's Irving Brown is the third man.



Mr. Schnitzler learns about progress of labor in Sweden in a chat with Arne Geijer, new president of the Swedish Federation of Trade Unions.



In Vienna, AFL-CIO's secretary-treasurer acquires the facts from Johann Boehm (right), dean of the Austrian trade union movement. At left is another union official. The smiling man is Ernst Schwarz, a retired international representative of AFL-CIO.



Magazine with pictures of Finland's general strike is shown to visitor by leaders of labor in that nation.

# Campaigning WITH STEVENSON

By AL ZACK

**A**DLAI E. STEVENSON is carrying his campaign into every section of America, hammering away at the vital domestic issues which affect American workers.

He is not ignoring the important foreign policy questions on which war or peace hinges. But he is pounding away at the bread-and-butter issues which every worker knows from his own experience.

In tiny towns where Stevenson speaks from the back seat of his car; in big cities where thousands jam the central square; from the rear-end of the thirteen-car Presidential special, he is outlining his program for "a new America" in thoughtful, hard-boiled language.

The Democratic Presidential candidate hits out sharply at the Eisenhower slogan of "peace, prosperity and progress."

"What kind of peace," he asks, "when we are spending \$40 billion a year for war; when we stand on the brink of war in the Middle East; when the Communists have overrun half of Indo-China?"

"What kind of prosperity," he demands, "when 30,000,000 Americans live on less than \$2000 a year; when our children go to school in antiquated firetraps; when chronic unemployment grips many of our older cities; when our elder citizens don't have enough to live on decently; when our farm families are in bad shape?"

"That isn't peace; that isn't prosperity. And we can't have progress in America until we take the government away from General Motors and give it back to Joe Smith."

It is obvious from the roar of applause that the crowd approves heartily. Invariably, whenever Stevenson



Adlai Stevenson is fighting for "a land where the human being is more important than the dollar sign."

mentions the name of Joe Smith, the mythical character who was booted out of the Republican convention, he gets a tremendous round of applause.

To this reporter, who covered both campaigns, there

is a marked difference between the Stevenson campaigns of 1952 and 1956. The urbane, smiling "draftee" of 1952 is gone. In his place is a tough campaigner.

"Senator Kefauver and I are going to make this the hardest, fightingest, toughest campaign ever," he says, "and we are going to win."

Gone too is Stevenson's 1952 respect for his opponent, then known only as the five-star hero of World War II. Today Stevenson considers Eisenhower a "weak President" who "passes the buck." He has said repeatedly:

"I would trust General Eisenhower with anything except public office."

Throughout the portion of the campaign that this reporter covered, Stevenson was greeted everywhere by strong labor support. Placards proclaiming labor's backing are everywhere in the crowds that greet him. Workers make up a big portion of his audience and they enthusiastically cheer his program, especially his comments on domestic issues.

**M**INIMUM WAGE is among the issues on which Stevenson concentrates. President Eisenhower has claimed credit for the 1955 increase in the minimum wage from 75 cents to \$1 an hour.

Stevenson reads the record on the minimum wage battle—a fight in which the Administration forces lined up solidly against labor's drive to raise the floor under wages. Repeatedly Eisenhower urged that the minimum wage be set at 90 cents an hour and Republicans, who fought the issue on the floor of Congress, cited his views in their efforts to stop labor's drive.

Stevenson recalls that fact. He recites the record of Administration opposition. He pledges himself to a fight to better the minimum wage law when he becomes President.

"The minimum wage," he says, "should be \$1.25 an hour and the coverage should be broadened."

He believes, as labor does, that this protection should be extended to millions of workers who now are denied coverage under the act. In Elkins, West Virginia, Stevenson saw at first hand an area where wages are as low as 35 cents an hour—and he makes no bones about the fact that he doesn't like it.

Social security improvements are another major campaign issue. Stevenson has published a full-scale program for bettering the lot of America's senior citizens. Eisenhower has claimed credit for recent improvements in the social security law, which labor supported vigorously. Stevenson has the record on this too.

"The fact is," he says, "that in this very year, in Congress, the Democrats proposed that social security benefits be paid to employees 50 years or older who become permanently disabled and that the benefit eligibility age for women be reduced to 62. The fact is that 85 per cent of the Democratic Senators voted for

the change on disability and 84 per cent of the Republicans voted against it."

The Democratic candidate has repeatedly pointed to the plight of America's farmers, pointing out that farm income has declined by one-quarter during Eisenhower's term in office. Stevenson ties the farmers' problem to the labor situation, showing that farmers can't purchase factory-made goods, thus reducing employment in American industries.

He also points to the increase in the cost of living, which Eisenhower claims has been "stabilized."

It is in the matter of schools for America's children that Stevenson is most bitterly critical of Eisenhower's record and his claims.

Eisenhower claims the Administration wants to end the school shortage, one of the nation's worst problems, but that this program has been blocked by Democrats. Stevenson, going to the record, calls these claims false. During the first two years of his Administration, when Eisenhower had a Republican Congress, he made no proposals at all to relieve the school shortage. He only "studied" the problem, Stevenson recalls.

In 1955, Eisenhower made a proposal which school experts said would benefit only money-lenders and would not build schools.

In 1956, a Democratic bill for the solution of the school crisis was introduced. That bill was killed when 119 GOP Congressmen voted in opposition.

"The next day the President said how sorry he was," Stevenson observes. "Well, why didn't he say so earlier, when it counted?"

"Why didn't he push for the school bill the way he did for a huge tax reduction for corporations?"

**T**HE TAX ISSUE comes in for much attention in Stevenson's speeches. He is critical of Eisenhower's tax reduction program which gave all the benefits to big corporations and the wealthy.

He is critical as well of Eisenhower's speeches about the problems of distressed areas, where unemployment is rife, and his failure to act to solve the problems.

There are other major domestic issues which constitute the base of Stevenson's campaign. Of them all, he says:

"When Administration leaders think of economic problems, they see a ledger and a cashbook. When we think of economic problems, we see men, women and children."

The "new America" Stevenson is fighting for, he says, "is a land where the human being is more important than the dollar sign."

Judged by the crowd reaction in the half-dozen states where this reporter traveled with the Stevenson press party, American workers want that kind of a land—a land where the human being is more important than the dollar sign.

# Prejudice Costs Too Much

By **BORIS SHISHKIN**

*Director, Department of Civil Rights, AFL-CIO*

**O**UR labor movement is firmly committed to the policy of assuring for every American equal opportunity in every field of life. The belief that everyone in our land, no matter what his race, his color, his creed or his national origin, should have equal opportunity in every field of life is written into the very constitution of the AFL-CIO and was unanimously voted by its first constitutional convention in December, 1955, to become the mandate of AFL-CIO policy.

To translate this belief and this policy into practice, the AFL-CIO established its Civil Rights Committee, under the chairmanship of James B. Carey. The responsibility of the com-

mittee is to chart the course of action necessary to carry out the intent of this policy. And to work at the job from day to day, provision has been made by the AFL-CIO for its Department of Civil Rights.

The AFL-CIO has done and is doing these things because it is an American institution. As a spokesman for the major segment of the American community, the AFL-CIO is devoting its energies and resources to help make good the promise of American democracy, the promise of equal opportunity in a free society. This promise is written in our Declaration of Independence and in the Bill of Rights of our Constitution. It is the law of the land, woven into the very fabric of American life.

Yet it is not enough to proclaim a principle and to ordain a law. What has been preached must be practiced.

Why is it the concern of organized labor to see to it that the principle of equal opportunity is put into practice?

Why should labor, why should unions be fighting the battle against discrimination?

It is the concern of unions, and they are fighting this battle, not only because discrimination is morally wrong, not only because discrimination breeds injustice and leads to strife. It



**BORIS SHISHKIN**

is the concern of unions also because discrimination is a very real barrier to the advancement of the economic welfare of all wage-earners, to further which is the foremost task of unions.

Above all, it is the unions' concern because discrimination stands in the way of realizing and maintaining full prosperity for the entire American community. And the advancement of the prosperity and general welfare of the whole community is the historic task of our movement.

**Y**ES, there has been discrimination against men, women and even children in our land, solely because of their race, the color of their skin, their religious belief and the place of their origin. Yes, such discrimination still persists in many corners of our community.

Does this discrimination hurt only those against whom it is directed, or does it hurt the whole community?

In seeking to answer this question, let us examine the evidence.

The problem of discrimination in America has been largely one of discrimination against the Negro. Today one out of every ten Americans is a Negro. There are American Negroes among them who have won great distinction in many phases of American life. Outstanding lawyers, singers, musicians and athletes are



The chairman of the Civil Rights Committee of the AFL-CIO is Vice-President James B. Carey.

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among them. A renowned diplomat and a top officer in the federal government have won distinction on the national scene and a number have gained world repute.

Those American Negroes who have won such recognition had to do it the hard way, because for many years the color of the Negro's skin set him apart from other Americans and made it more difficult for him to open the door to opportunity.

Yet the greatest barriers to equal opportunity for the Negro were not near the top of the ladder of advancement. The most difficult obstacles were those that barred Negroes from equal access to employment, to opportunities for training in many skills and from gaining equal compensation for the performance of work of the same quality and skill.

As recently as thirty years ago, wage differentials were being built into the pay scales of a number of our industries solely on the basis of race. In the areas where the Negro worker predominated in employment on such jobs, these wage differentials began to apply to all workers in the area and soon became geographical differentials.

Insisting upon equal pay for equal work, unions were the first to launch a concerted drive against these differentials. Their early battles were

fought in coal mining, in lumber and pulp industries, in textiles and in a number of other industries.

To see what a union can do to eliminate a regional wage differential, initially brought about by discrimination, consider the comparison of wage rates in bituminous coal mining between 1919 and 1946 (see box at right). Here the average wage rates prevailing in the Southern portion of the industry are shown as a percentage of such rates prevailing in the Northern portion of the industry in the same year.

This comparison shows an intimate relationship between the changing extent of unionization, under the union shop, and the rates prevailing among coal miners. In 1919 unionization was at the peak reached by that time and extended not only over the Northern coal fields but also well into the South. In 1924 came the wholesale repudiation by the Southern operators of the wage rates set by the Jacksonville agreement, with wage reductions cutting the Southern rates to 68 per cent of the Northern rates.

Until 1934 the disparity between the predominantly non-union Southern fields and the predominantly union Northern fields persisted, fluctuating within a narrow range. As unionization, under the union shop, was extended into the South between 1934

**Average Wage Rates in Southern Bituminous Coal Mines Expressed as Percentage of Average Wage Rates in Northern Mines, in Selected Years, 1919-1946**

YEAR	SOUTHERN RATES AS PERCENTAGE OF NORTHERN
1919 .....	84
1924 .....	68
1926 .....	70
1929 .....	80
1931 .....	80
1933 .....	77
1934 .....	91
1935 .....	92
1936-37 .....	93
1938-40 .....	91
1941-46 .....	100

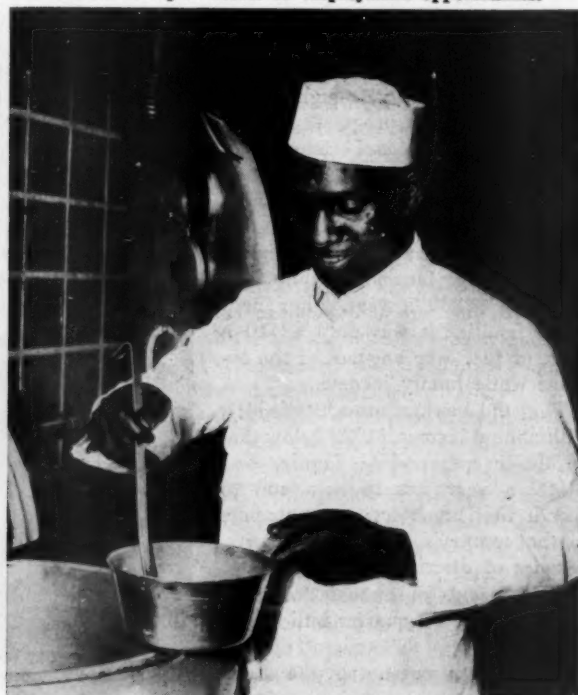
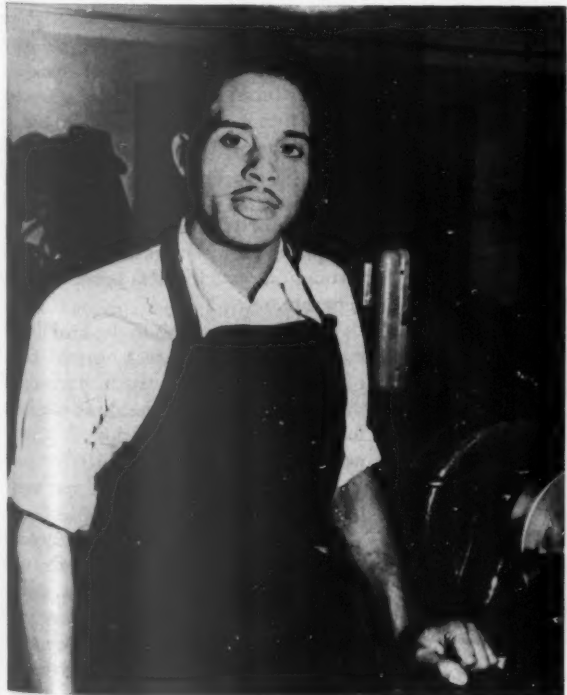
Source: Bureau of Labor Statistics, U.S. Department of Labor and Bureau of Mines, U.S. Department of Interior. Because of the limitations of data, the Northern rates available between 1919 and 1933 are those for the Central Competitive area (Ohio, Indiana and Illinois). Between 1934 and 1946, Northern Appalachian rates are compared with Southern Appalachian. While not identical, these Northern rates are comparable.

and 1941, the differential was greatly narrowed.

With all of the Southern mines unionized—and without discrimination—after 1941, the wage differential was completely eliminated.

When, after the long and devastating depression which followed the economic collapse of 1929, the national recovery program was launched, set-

**The AFL-CIO believes that Negroes, like other Americans, are entitled to equal access to employment opportunities.**



ting minimum wages and maximum hours in industry after industry, tremendous pressure was unleashed to establish geographical differentials in the wages to be set in each industry as the legal minimum.

The counterattack against these attempts to perpetuate these differentials was once again led by organized labor. For, as labor insisted, the most destructive, the most unfair form of competition is wage competition, where one producer derives advantage over his competitors solely from paying his workers less money, for the same work performed, than is paid by other producers.

The producer who thus profits solely at the expense of the worker, by cutting wages below the established standard, said labor, is not engaging in fair competition. He is an exploiter. And exploitation of workers for the sake of unfair profit will not generate general economic recovery; it can only lead the whole economy downward.

Labor's fight against wage differentials growing out of discrimination has been carried on through collective bargaining ever since. Still, the non-white worker, though accorded increased opportunity, though achieving real economic progress, has not yet been accorded *equal* economic opportunity.

In 1954 we had 41,934,000 families, 38,170,000 white and 3,764,000 non-white. In that year the median or the average income of white families was \$4339 a year. For non-white families it was only \$2410 a year, or just over one-half of the average white family income.

Thus the average non-white family, with annual income \$1929 below that of the average white family, had \$1929 a year less to save and to spend, that much less to contribute to the country's general prosperity, because of discrimination.

This meant an annual deficit of over seven and a quarter billion dollars. This was the amount of purchasing power cut out of the main-



Negro trade unionists on the AFL-CIO Executive Council are A. Phillip Randolph (left) and Willard S. Townsend. Between them is AFL-CIO Secretary William F. Schnitzler.

stream of national income, with the inevitable loss of markets for production and services this purchasing power would have sustained.

The direct cost of discrimination had to be borne and shared by the whole community—investors, producers, distributors and workers—in terms of curtailed production, sales and returns on investment, and in curtailed employment opportunities.

**I**F AMERICA is to surge forward on the path of an expanding economy, if it is to maintain its leadership as the leading world producer, it will have to open economic opportunities now partly or wholly denied to its non-white citizens by discrimination not only to enhance their buying power but also to make full use of their potential as producers, as workers and as citizens.

Rapid advances of modern technology call for a rising supply of skilled and trained people to turn out the increased production and perform the needed services.

Negroes are making progress in the



No man should be denied a chance to acquire a skill and work at a job.

factories and workshops of America. Between 1940 and 1955 total non-farm civilian employment increased from 47,000,000 to 64,000,000.

In the same period the number of Negroes engaged in non-farm civilian employment rose from about 3,000,000 to about 5,500,000, considerably faster than the increase in the nation's civilian labor force as a whole.

Despite this marked progress, discrimination in employment still persists.

Failure to open full and equal opportunities without discrimination, on jobs which want to be done and for which skills are needed, as well as failure to provide full training facilities to all seeking opportunity, will hold us back in the progress we should be making. The cost of this failure to advance will have to be borne not by a few, not by some, but by *all* Americans.

A more fully trained labor force can carry the nation to new heights of productive achievement. Opportunity for all to share equitably in the nation's task and in the income made possible by productive effort is essential for progress toward a higher standard of living for all.

Racial discrimination is a source of backwardness, stagnation and poverty which threatens the economic progress of the whole community. It is to eradicate this root cause of a threatening reversal in our advance toward a better life for all that labor is fighting to wipe out discrimination through the AFL-CIO civil rights program.

We have seen how high, in dollars and cents, is the direct current cost of discrimination. Much higher is the cost in terms of the gains we forfeit because discrimination deprives us of these gains.

Racial discrimination is an ugly luxury which America cannot afford. The reward for wiping it out is economic advancement in which the whole community will benefit. Let us seize this opportunity now and make the most of it, to make our country a still better place to live.

# We Defended Union Rights

By SERAFINO ROMUALDI  
AFL-CIO Inter-American Representative

**R**ESOLUTIONS on labor-management relations, productivity and cooperatives—subjects of considerable importance to workers throughout the Western Hemisphere—were adopted by the recent Sixth Conference of American States Members of the International Labor Conference. The meeting was held in Havana.

While the conference concerned itself with the three subjects mentioned, what kept the participants from nineteen countries in "a state of excitement" for several days was a different issue. This was the defense of trade union rights. The workers' group raised this issue from the very beginning of the conference through the introduction of a strong resolution, and the outcome was the exclusion—by unanimous vote—of the worker delegate from the Dominican Republic from the meetings of the workers' group.

At the Havana parley there were thirty-one government, thirteen employer and fourteen worker delegates. They were aided by twenty-two government, fourteen employer and nineteen worker advisers.

The United States workers' group was headed by AFL-CIO Vice-President Joseph D. Keenan, secretary of the International Brotherhood of Electrical Workers, who was the official worker delegate. The rest of the U.S. workers' delegation consisted of Michael Ross, assistant director, AFL-CIO Department of International Affairs; Paul K. Reed, international representative, United Mine Workers of America, and the present writer.

Bert Seidman, AFL-CIO Department of Research economist, served as consultant. AFL-CIO International Representative George P. Delaney attended the conference as a representative of the ILO's governing body.

The proposal to exclude the Dominican worker delegate was mainly designed to dramatize the suppression of civil and trade union rights which



SERAFINO ROMUALDI

has occurred in the Dominican Republic under the dictatorship of General Leonidas Trujillo. In addition, free labor desired to comply with the spirit and the letter of the recent resolution of the Executive Board of the International Confederation of Free Trade Unions. This resolution had proclaimed a "moral boycott" against the Dominican Republic and the organs of its dictatorship, foremost among them the spurious Confederation of Labor of that country.

Exclusion of the Dominican worker delegate from the meetings of the workers' group brought, as a logical consequence, his omission from the lists submitted by the group for membership on various conference committees. The excluded delegate then appealed to the Steering Committee. The proposal to let him be a deputy member of one of the committees led to a lengthy debate. The proposal was lost, eight votes against eight, with seven abstentions.

The following day the decision was reviewed in the plenary session. After a debate lasting more than three hours which revolved mainly around free-

dom of association and trade union independence, the Dominican worker delegate was finally granted the place of deputy member in just one committee. The vote on this step was twenty-two in favor, fifteen against, fourteen abstaining. A moral victory, indeed, for the cause of free labor!

The worker group again became the conference's center of attraction when, to the last man, it abandoned the plenary session when a representative of the so-called World Federation of Trade Unions was granted the floor. It was a silent, dignified protest to indicate labor's unanimous repudiation of an organization, completely under Communist control, that has done so much harm to the true interests of the workers and peasants in the Western Hemisphere.

The conference's resolution on labor-management relations was particularly directed toward suggestions for a program of action by the International Labor Organization in the field of labor-management relations. The resolution stated the principle, well recognized by trade unionists, that the establishment of sound labor-management relations "in the last resort is the responsibility of the parties themselves, the employer, the workers and their respective organizations."

**T**HE conference stressed the importance of effective collective bargaining as the key to sound labor-management relations and urged efforts toward encouragement and development of collective bargaining. It went on to say:

"In this connection, account should be taken of the principle that successful collective bargaining depends on the participation of the trade unions concerned or of representatives elected by the workers to be covered by the collective agreement."

The resolution on productivity focused on the role of employers and workers in programs to raise productivity. For as its preamble stated:

"To achieve substantial increases in productivity, employers and workers must play an active and informed part, with the assistance of governments."

The resolution pointed out that higher productivity is one of the main requirements for a substantial increase in standards of living and human welfare.

The Havana ILO session emphasized that the benefits of higher productivity should be equitably distributed among capital, labor and consumers and that this would require promotion by government of policies designed to foster and preserve free competition and to insure the protection and development of a free and strong trade union movement. The delegates warned that adequate measures should be taken to prevent increases in productivity from leading to unemployment.

In the resolution on cooperatives the conference pointed out "the importance of cooperative organization as a means of improving conditions of work, increasing productivity and raising the standards of living of rural and urban population." Appropriate fields for application of cooperative methods and services, it was suggested, include housing, credit, consumer distribution, health, education and other welfare activities.

**T**HE conference put stress on the need for a suitable legal framework for the sound growth and development of cooperatives as well as effective educational, training and information programs on cooperative principles and practices.

The great issue of freedom of association was dealt with in a constructive manner. Imprisonment, exile and assassination of trade union leaders were condemned in a resolution which was unanimously approved (only four employers' delegates abstaining). This resolution called for the liberation of any trade unionists "who may have been imprisoned in retaliation against legitimate trade union activities."

Almost every worker delegate who took part in the discussion of the Director General's report referred to the problem of freedom of association. Delegate Keenan voiced the views of the U.S. trade union movement. In his address he said:

"We still have a tremendous job to do in assuring to workers every-



Joseph Keenan told U.S. labor's views in a speech at conference.

where freedom of association. Indeed, the defense of freedom of association is the No. 1 issue for the free trade union movement of the West.

"We note with a great deal of satisfaction the strides that have been made since the last regional conference of the ILO in 1952. Since then the cause of liberty and democracy has been greatly advanced, especially in Argentina and Peru, where totalitarian despots have been replaced by democratic governments.

"Let us not forget, however, that in a number of other countries in our hemisphere political freedom does not prevail. There the absence of political liberty and the denial of

the right of assembly have nullified the freedom of workers to organize.

"The ILO governing body has established a fact-finding and conciliation commission on freedom of association, but the work of that commission has hardly advanced beyond the most preliminary stage. In the meantime, we have had to rely on moral suasion, moral suasion which, without effective international action, has clearly lacked the necessary strength.

"I can assure the delegates that we in the free trade union movement will not rest until freedom of association is assured to workers everywhere, whether it be in totalitarian countries in our own hemisphere or in the Communist tyrannies behind the Iron Curtain. Here in the Americas the trade union movement of the United States will give the utmost cooperation and support to ORIT. Under the ORIT banner and together with our sister free trade union movements, we will continue to denounce any government—wherever it may be—which violates trade union rights.

"The public opinion of the entire world must be mobilized in defense of the basic freedoms of workers to associate in and build strong, democratic trade union organizations. Certainly the objectives of the International Labor Organization—social justice, economic progress, liberty and peace—cannot be won unless the right of workers to join together in pursuit of those goals exists in every part of the world."



Remember the Great Depression? It can happen again—if you vote for the candidates backed by your enemies. Learn the facts now and, on Election Day, be sure to vote only for those candidates whose records prove them to be sincere friends of the wage-earners. Protect yourself and your family. VOTE!

# AFL-CIO Plays Host to Kenya Leader

## Tom Mboya Is Honored at Washington Dinner

A young, freedom-loving trade unionist from the heart of Africa was the guest of honor at a dinner in Washington given by the AFL-CIO. American labor considered it a distinct privilege to honor Tom Mboya, the general secretary of the Kenya Federation of Labor, because he has already shown himself an outstanding leader of democratic labor in Africa, although he is only 26 years old.

George Meany, AFL-CIO president, paid a warm tribute to Mr. Mboya in his introduction of the guest of honor. Leaders of American labor were on the dais and AFL-CIO staff officials were in the audience. They gave him an attentive hearing, and all who were present were deeply impressed by his remarks.

Tom Mboya of Kenya was greeted warmly by President George Meany of the AFL-CIO.

The guest was introduced by Mr. Meany. At the head table were members of the Executive Council of the AFL-CIO.





Getting people qualified to vote is a tremendous job. COPE in Connecticut has done this job well. Here Hartford COPE workers are busily checking names of union members against the voters' lists.

# MAKING VOTERS IS HARD WORK

*But It Produces Results in Connecticut*

By FRED ROSS

**THESE PICTURES** tell the story of organized labor's political activity in Connecticut. They were taken while local unions and central bodies throughout the state were conducting all-out campaigns for "making voters," a Connecticut idiom meaning registering voters. This project was directed by the Connecticut State Federation of Labor and the Connecticut State Industrial Union Council, which have been working together in this enterprise since 1950. National COPE was assisting in the campaign.

But the work at the grass roots level was done by hundreds of rank-and-file union members. As these pictures show, it was they who—after a day's work at plants and offices—checked voters' lists to see whether their fellow unionists were registered, who spent hours on the telephone urging the unregistered union members to become eligible to vote, and who took them to the registrars' offices. This activity was duplicated by organized labor in other states.

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Political education is carried into a dress factory in New Haven. The ILGWU chairlady and other union officials are urging the employees to register as they pass out the candidates' voting records.

activity of these rank-and-file members in Connecticut and other states. As the registration deadlines arrived and November 6 approached, they directed their efforts to seeing that all eligible union members vote on Election Day.

Cooperation of the state AFL and CIO bodies has paid off in Connecticut. Henry Murray, COPE director for New England and New York, reports that the number of union members registered has increased from 67 per cent of the total Connecticut union membership in 1950 to 79 per cent in 1956.

The registration campaign was broadened in the Nutmeg State this year. The State Industrial Union Council employed Mrs. Dorothy Glenn and a staff of University of Connecticut students to supply union volunteers throughout the state

(continued)



The lady at the left was delighted to get facts about the candidates.



Union volunteers check lists to learn which members need a reminder to register.

Women with the telephones urge unregistered citizens not to miss the deadline.





Visiting homes is vital. Rain didn't halt these men, members of the Machinists.



COPE worker (man wearing spectacles) is assigned to help a young mother get to the registrar's office. She asked for a baby-sitter plus transportation. The man from COPE doesn't fail. Photo at bottom left shows baby-sitter already on the job and wife of trade unionist about to leave. Below she enters COPE car.



(continued)

# MAKING VOTERS (continued)



Hartford lady, a trade unionist, needs a ride so she can qualify as a voter.



She steps into the automobile of the man from COPE as he holds the door.

The mission is accomplished as she takes the voter's oath. Now she has the right to cast her ballot on Election Day.



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[CONTINUED FROM PAGE 19] with lists of unregistered voters living in housing projects.

Women belonging to unions and auxiliaries of unions were playing a large role in political activities in Connecticut. Mrs. Ruth Warren Greenberg, education director of the State Federation of Labor, was supervising their work as coordinator of women's activities of COPE in the state.

Political activities were supplying a valuable by-product: unity on the local level. AFL and CIO central bodies were increasingly working together. In Bristol, with a population of more than 35,000, the AFL and the CIO central bodies merged last spring to form the Greater Bristol

Labor Council, AFL-CIO, one of the first mergers of city central bodies in the country.

In Hartford, the capital of Connecticut and the largest city in the state, COPE consists of fourteen union members, divided evenly among former AFL and CIO unions. A women's activities committee of COPE, consisting of members of AFL-CIO unions and auxiliaries, also is functioning in Hartford.

The pictures tell the story of how rank-and-file union members are fulfilling their duties as American citizens.

And what is true in the Nutmeg State also is the rule in other states where labor is playing an ever increasing role in political education. ◀ ◀ ◀

The picture shows one of a great many such groups of working people who have qualified to vote. COPE's effective registration activities in Connecticut are being duplicated across the nation.



# Those Plucky Finns ARE STICKING WITH THE FREE

By JOHN BROPHY  
Special Representative,  
Industrial Union Department, AFL-CIO

**T**HE REPUBLIC of Finland lies on the Northwestern flank of the Soviet Union and, after Iceland, is the most northerly country in the world. Finland's population of 4,000,000 is centered in the Southern part of the country, in territory abutting the Gulf of Bothnia and the Gulf of Finland. The tempering influences of the Gulf Stream and the general air currents make the climate there appreciably warmer than otherwise would be the case for that latitude.

Below the Arctic Circle the country is well forested with pine, spruce, oak and birch. It is able to grow grain and root crops in its Central and Southern areas. Pasturage is good and dairy herds are many. The country abounds in lakes—60,000 of them. The summers are mild, but the winters are very cold and long.

Finland is populated by a sturdy race who love freedom. In the winter war of 1939-40 they held off the might of the Soviet Union for three and a half months and were able to secure a settlement. In 1941-44 they were again at war with the Soviet Union in an effort to defend their independence. Then, in accordance with the armistice settlement of 1944, hostilities were opened against the Germans to expel them from Northern Finland.

The war losses of this small nation were 85,000 dead and 50,000 invalidated. Under the terms of settlement Finland lost to Russia 11 per cent of its industrial production, 12 per cent of its territory and was confronted with a devastated area in the North, left in the wake of the retreating Germans, with whom for a time they had been allied.

The Russians imposed an indemnity of \$300,000,000 upon the Finns



JOHN BROPHY

to run for a six-year period. This war indemnity was somewhat modified later, but it still remained a cruel burden upon the economy of the Finnish people. The nation bravely faced its obligations and has met the requirements of the onerous terms of the peace settlement.

One of the problems of reconstruction was to move 500,000 from the ceded Karelia to resettlement within the territory of Finland. This was an enormous job—the moving and placement of one-eighth of the population. The evacuees were settled on new farmland and in the industrial towns. There was also the job of reconstruction in the wasted Northern territory. This, too, has been done. To finance these great undertakings, to secure

new capital for industrial development to meet the requirements of the Russian indemnity, a capital levy was necessary.

Capital had to be found and new construction had to be hastened and applied first to the export industries in metal and wood. Housing came next. The shortage was acute. In the last few years much progress in building has been made, but much more will need to be done. A ten-year housing program is planned, and it is hoped this program will finally meet the housing needs of the people.

The Finnish metal and shipbuilding trades have developed increasingly as a result of the Soviet indemnity, as products of these trades were largely specified in the terms of the armistice.

The country has had to develop its power sources. Ninety per cent of its electrical power is hydro, as Finland has no coal.

The national economy is expanding rapidly. The standard of living, if not high, is good when one considers the adversities of the last sixteen years. The economy is largely based on wood. Forests cover 55,000,000 acres, 71 per cent of the area of the country. Thirty-three per cent of the forest lands are owned by the state.

The forests consist of pine, spruce and other coniferous woods. Timber cutting keeps pace with the annual growth of the forests, and this work, along with transportation, provides employment for nearly 200,000 Finns. Many of these workers are small farmers who work in the forests during the winter season when there is little to do on their small farms.

Eighty-three per cent of sawmill products and 88 per cent of paper go

into the export trade. One of the principal markets is Britain. The export trade has made possible the building up of Finland's capital structure.

WHILE much of the country's retail and wholesale trade is in the hands of cooperatives, the state also is engaged in many major enterprises. It operates the railroads and the telegraphic service and holds a monopoly on alcohol production. The state owns chemical plants and large engineering works. It owns power plants and stations. It is involved in the buying and selling of foodstuffs and fertilizer.

Yet with all this, private business still constitutes a substantial part of the national economy and exerts some influence in the country's affairs. Finland could be fitly described as operating a mixed economy. State, cooperatives and private business, in their respective spheres, seem to have achieved a measure of toleration and operating goodwill.

Social legislation is fairly well advanced. At present over 10 per cent of the national income is used to carry out the provisions of such legislation. Child and family allowances are an important item; every child under 16 is allowed roughly three to four per cent of the worker's average wages. There is a maternity benefit. In addition, regular medical inspection and care are provided for mother and child. In primary schools pupils get a daily hot meal free of charge.

Medical and health service reaching out to the remotest part of the country has been developed. An old-age and disability scheme covers practically the whole population. The benefits are low, but recent legislative changes will make for improvement.

Under law, the factories, shops and mines are inspected regularly. There is workmen's compensation for injuries and occupational diseases. Other laws cover working conditions. Finland has an eight-hour law and a 47-hour week. The worker is entitled to an annual vacation, with a minimum of two weeks after one year's employment; after five years with the same employer the worker gets eighteen days' pay. In general, vacations are taken between the beginning of May and the end of September. Social expenditures in Finland have increased fourfold in real value as compared with the prewar period.

Measured in American terms, Fin-

nish wages would be considered low, but when social benefits and other factors are taken into account, life in Finland is not too rigorous. The extremes are not as great as in the United States and some other countries. There is no great wealth in the upper scale and poverty is eliminated. One sees no slums. The Finns are a sturdy, self-respecting people, too socially conscious to tolerate needless poverty.

It has been said that cooperation in its various forms is more widespread in Finland than in any other country in the world. Cooperation has support in all classes and in every part of the country. In the marketing of agricultural produce, cooperation holds a commanding position, and in the distribution of goods to the consumer it has achieved an equally strong position. In credit unions and insurance the cooperatives number more than 700 societies and handle more than one-fifth of the country's savings.

While the cooperative movement started in the latter part of the Nineteenth Century, its greatest advance in the economic life of Finland has occurred since 1900. There are now more than a million members in 5,000 or more cooperative societies. More than one-third of the retail and wholesale trade of the country is handled

by the cooperatives, and it is safe to say that nearly two-thirds of Finland's people fall within the orbit of the cooperative movement. In the export industries the cooperative influence is much smaller.

The sale of food plays the largest part in the business of Finland's co-ops. Their stores handle groceries, meat, fish, bread and milk. Co-ops also sell such household goods as hardware, cloth, footwear, garments, drugstore articles, millinery, toys and books. There are co-op catering establishments, from temperance dining rooms and cafes to fully licensed hotel restaurants. Some co-ops run hotels which are first class, while others do business as undertakers.

COOPERATIVE production, too, has developed many-sided activities. Dairies and bakeries are the most important types of productive plants. Co-ops own slaughter houses, sausage factories, flour mills, bottled drink factories, ice cream plants, farms, market gardens, pig-breeding establishments, laundries, *saunas* or Finnish baths, cement plants, woodworking factories, etc. There are numerous cooperative housing groups, although the local governments, subsidized in part by the state, play a larger part in the housing field.

The co-ops sell to all customers



Mr. Brophy (third from left) and Finnish laborites who welcomed him.

without restriction and pursue an active price policy. They strive to cut overhead to a minimum and are content with a relatively small margin of profit. To attract both new members and outside customers to the co-op societies, they strive to sell goods and services as cheaply as possible.

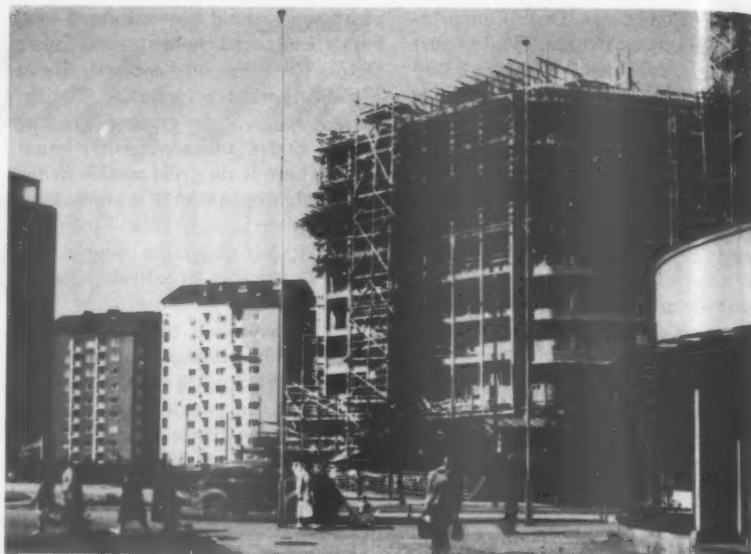
The central union co-op society is known as KK. It directs the work of co-op enlightenment and educational activity, inspection and advisory work. It provides professional training for membership staffs, assists co-ops in matters concerning working conditions, maintains relations with trade unions and carries on a variety of educational and technical work. KK operates a co-op college for professional training and better co-op merchandising.

KK is the general staff, as it were, of the co-op movement, but democratically controlled by its member societies. Its annual convention determines its policies, and its several departments service its affiliates with expert and technical advice—education and propaganda, auditing, building, agricultural, advertising and publications. In this way difficulties of local societies are prevented or overcome by the expert wisdom of this central body. Undoubtedly the co-op movement is an assurance that the Finnish people are for a democratic middle way of life.

**T**HE Central Federation of Finnish Trade Unions (SAK) bases its activities on the same trade union principles as the labor movements of the Western countries. The purposes of the Central Federation are to improve the economic, social and cultural position of its members. It operates on a democratic basis and considers the defense and further development of democracy one of its important tasks.

While there had been some trade union organization during the latter part of the Nineteenth Century, the modern trade union in Finland really got under way in the early 1900s. Bitter strikes took place during that period in an effort to win the right to organize and bargain collectively. It was in 1907 that representatives of 18,000 workers convened in the industrial city of Tampere and formed Finland's first Central Federation of Labor.

With the coming of the Russian revolution and the general awakening



Building is a major activity in Finland today. One of the great problems of postwar reconstruction has been the moving of 500,000 from ceded Karelia.

of Finnish labor—up to then Finland had been a Duchy of the Czars—the trade union movement of Finland grew to 160,000. The Finns, during this period, had won their independence, but the civil war of 1918 was a dark period in Finnish life, and it was some time before the evil effects of the "white terror," designed to destroy both the political and trade union movement, were overcome and the bitterness of that period receded.

Subsequently, the conditions became easier and the Finnish trade unions were again able to develop and function.

Today there are more than 450,000 workers who are members of SAK. It has forty industrial and craft unions and 4,500 local unions. There are seventy local trade councils established for the purpose of general propaganda work in behalf of trade union programs in their respective communities.

It was only after World War I that collective bargaining became a fully recognized means of labor relations. Wages and job conditions are the primary subjects covered in contracts between the national unions and the employers.

Under Finnish law, violations of a collective agreement can be dealt with by a special tripartite court. This court deals only with matters arising out of collective bargaining agreements.

While bargaining is conducted and contracts are made by the separate national unions and their employers,

SAK has some overall authority in this field in emergency situations. In 1946 and again in this year's general strike when 600,000 workers stopped work for twenty days, overall agreements were finally made between the well-organized Finnish Employers Association (STK) and the Central Federation of Labor (SAK).

Implementation of these agreements was followed by the respective national unions. This spring labor obtained an increase of about 10 per cent, based on increased living costs and increased productivity.

**T**HE wage policy of SAK is to insure that the workers secure an equitable share of the national income. During times of inflationary pressure SAK may use its advisory influence in behalf of caution, while insisting that real earnings must par-

*You Can't Vote if  
You Aren't Registered*



Voting is a privilege.  
Avail yourself of it.

all national productivity. SAK aims at raising the wages of the lower paid workers to increase mass purchasing power and assure a steadily rising demand for consumer goods.

In the field of human welfare the Central Federation of Labor promotes social legislation. There is scarcely a law in this area that it did not help to place on the statute books.

SAK conducts an extensive educational program. It maintains a fine resident trade union school at Kiljava at which fifty students attend a seven-months' course. In addition, short-term summer courses are conducted, ranging from a weekend to as long as fourteen days, so that a considerable educational program and ferment operate in and out of the Kiljava school. A correspondence program of education is also a part of the school's work.

The various national unions also have educational work going on in some form during the year. The labor press contributes much to this work of union and social enlightenment.

THE political lineup in the single-chamber, 200-member Diet, the parliament of Finland, is as follows:

	SEATS
Social Democratic Party ...	54
Agrarian Union .....	53
SKDL (Communists and Left-Wing Socialists) ....	43
Finnish Conservatives .....	24
Swedish People's Party ....	13
Liberal Party .....	13

200

Owing to the multi-party system, a coalition group, the Social Democrats and the Agrarians, provides the majority that runs the government. The Premier is a leader of the Social Democratic Party.

The best description of both present and ultimate aims and purposes of the SDP is contained in the program adopted at the party's conference in June, 1952. I quote brief extracts:

"We advocate the institution of a planning system, designed to create a fundamental reform in the character of economic life, and socialization, to take place at such time as shall be regarded as an inevitable and logical step. Branches and enterprises of the economic life must become the property and domain of society as a whole, insofar as necessary, in order to abolish the animosity between labor and

capital, to destroy injustices arising from property relationships, or to create the necessary means for a Socialist planned society. \* \* \*

"Socialization is thus no more an aim in itself, but rather a tool in the service of the expanding democratic social life.

"The Social Democratic Party is, of course, on the side of unreserved national self-determination. Only in a politically free country can the people create a culture of their own. Only in independence can they carry out the reforms corresponding to their needs and aspirations. Only amid a free nation can a working class live. For this reason the Finnish Social Democratic Party has given, and under all circumstances will continue to give, its full support to measures designed to preserve and to guarantee Finland's independence."

The Finnish trade union movement is autonomous and independent of any political party—in theory. In practice, there is close cooperation between the Social Democratic Party and SAK-affiliated organizations. A clear majority of the latter have the Social Democratic view. Many of the

officers of both labor and Social Democrats double, as it were, in the two bodies. Membership in either or both is on a voluntary basis. Both SAK and SDP are anti-Communist, the unions having taken the lead in the fight against communism.

In 1951 the Central Federation of Labor declared that one of its aims was to cooperate with domestic and foreign labor organizations which have similar aims and principles and are not contrary to the trade union movement. While not a member of the International Confederation of Free Trade Unions, SAK has relations with it and sends an observer to the congresses of the ICFTU.

Political and economic life in Finland follows the middle way. The democratic view of life prevails. As befits Finland's difficult situation, it proceeds with due caution and great care in its relations with its giant neighbor, the Soviet Union. The Finns seek peace—but a just one. They fiercely value their independence, secured only by a great expenditure of blood and treasure.

Finland today is a great outpost of the civilized way of life.

## From Other Labor Publications

### When You Give a Buck

From UAW Ammunition

How much do you save when you give a buck to COPE? You couldn't even start to figure it. But you know it amounts to a wad of money. That's because the buck you give to COPE shows up in the fight for every law that will benefit you and against every proposed bill that would hurt you.

It's used to help battle for higher social security, for better unemployment compensation to protect you when you're laid off, for stronger workmen's compensation in case you're hurt on the job, for fairer tax laws which mean more money in your pocketbook.

It combats the Big Business efforts to hammer down standards of benefits in workmen's compensation laws, in jobless pay laws, in laws safeguarding health and safety on the job and other gains labor has made over the years.

And it also shows up in better schools for your youngsters, in the steady struggle for a national health law that would protect you and your family against the financial burdens of illness and in offsetting industry's steady attempts to take away by law what your union has gained for you at the bargaining table.

When you give a dollar to COPE, all this—and more—is what you save.

### Ethical Practices

From The Railway Clerk

When the AFL-CIO Ethical Practices Committee was authorized to investigate rumored racketeering in unions only a few months ago, many predicted the committee could only do a "whitewashing" job.

But the men who really know labor were impressed by the names of the committee announced by AFL-CIO President George Meany. In addition to our own grand president, the committee is composed of Al Hayes, David Dubinsky, Jacob Potosky and Joe Curran. Every one is a fighter, every one a trade unionist right down to his heels.

Now, in a few months, that group has investigated charges and found enough in the accusations to warrant telling the affiliates to prove the charges false, clean up or get out.

HAVE YOU  
**REGISTERED**  
TO VOTE?

# All-American Shrine Backed by Labor

**T**HE Indians were here first—before Columbus, before the colonists, before the birth of the United States of America. Almost everybody else in this country of ours is an immigrant or a descendant of immigrants. People have come here from all corners of the earth and, living by the principles of freedom and honest toil, have built the world's greatest nation in a comparatively short time. What has been achieved in the United States since George Washington's day was made possible by the many millions of immigrants and their children—and American labor is enormously proud of the part it has played in our country's great saga of immigration.

Now the men and women of American labor are being invited to contribute to a memorial to the immigrants—under the beacon that guided millions to their new land. AFL-CIO President George Meany and other U.S. leaders have joined to bring about the creation of a new museum—at the base of the Statue of Liberty in New York harbor—to commemorate the myriad contributions of immigrants to American life.

David J. McDonald, president of the United Steelworkers of America, is national campaign co-chairman. The final phase of the drive for \$5,000,000 needed to bring about the establishment of the American Museum of Immigration is scheduled to start October 28. The



Steelworkers' President David J. McDonald (left) and Pierre S. duPont III are acting as co-chairmen of AMI's fund-raising drive.

national committee has suggested \$2,000,000 as labor's fair share.

"I hope that every union member will be given the opportunity to participate in this non-recurring chance to thank America for what it has done for each of us and all of us," Mr. McDonald said. "On a project of such significance to our national unity, every American worker will want to make his contribution, I am sure."

The American Museum of Immigration will tell for all time the story of the making of this great nation by men and women who came here from all over the world.

America's Indians were here in the beginning, but all the rest of us are immigrants or the descendants of immigrants.



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# Praise Means So Much

By A. J. SILVERBUSH

Member of Local 1,  
Amalgamated Lithographers of America

AT A recent meeting of some of the top men in the graphic arts, the merits of all the latest in new machinery were being discussed. Advice was being passed around as to how to get the most from all this new equipment. Out of the group, two men passed up this free advice and were having their own discussion.

One superintendent was saying to the other:

"I know through experience how to get the best out of any machine. How to get the best out of a man is still beyond me."

The other replied:

"Did you ever praise? I have used it as far back as I can remember and got the best out of any machine by being able to get the best out of the man running it."

Why praise a man? He gets paid for doing his work. Strange as it may seem, man does not stay on the job for bread alone. There are other longings within that must be satisfied.

At one time a man could take more pride in his work than today. He could see the result of his handiwork. Most likely he started and completed the job all by himself. Therein lay a value that was lost on the road to progress.

A substitute for this loss is praise. Praise is the mortar with which to cement the friendly relationships between the employe and his supervisor. Men don't like to feel that they are on the job today and off it tomorrow. To get lasting satisfaction, they have to feel that they are making definite progress toward at least one of their goals, and a goal that many of us share is advancement in our work in accordance with our ability.

Our self-esteem is greatly boosted by approval from those whose opinion we value. The praise of the man in charge can brighten the most tedious job.

The desire for prestige is the basic motive of life. One word at the right time and the right place can make the

difference between eagerness and a strong desire to do your best or just carrying on. Nevertheless, many of us skip saying kind words, especially to those deserving them the most. We save them, unfortunately, for funeral orations.

Unless we're equipped with psychological insight into the hearts and minds of other folks, we can't expect to work amicably with them.

It's not easy to tell others what to do and make them like it. Trying to control the actions of others is extremely difficult when one has trouble controlling his own. We forget that the people with whom we're dealing have the same basic desires that we have.

We need someone to praise our work or ask our opinion or admire our clothes, for only when others accept us do we know serenity and joy. No sign of approval is too small to give us the lift and the feeling of importance without which we would falter in this vast, busy universe.

## Operation Bootstrap

(Continued from Page 5)

an international official. Other operating departments within the union are legislative, education, research, publicity.

The legislative department conducts lobbying work, opposing laws not in the interest of workers, seeking passage of laws that are. CWA also does its part in the joint political action work carried out through the AFL-CIO Committee on Political Education (COPE).

CWA has an extensive educational program in continuous operation. The union has its own educational center at Front Royal, Virginia, where classes are in session for a good part of the year. Similar one-week and other discussion and training meetings take place in other parts of the U.S. and Canada.

Research for CWA is handled by a

special department which collects and analyzes the large amount of statistical and other research material about the communications industry, assisting other functions of the union where research can be helpful.

The publicity department gets out the union's monthly journal, *CWA News*, the union's *Newsletter* and other publications. The publicity department also handles press releases and other contacts with newsmen and such other publicity jobs as may be helpful to the union.

Yes, indeed! CWA's development has passed from the "Operation Bootstrap" stage and into one of constantly improving service to its members—the communications workers of this hemisphere. Through increased membership and an ever-expanding program, those services will be greatly

improved as time goes on. Truly, the communications workers can look forward to a bright future under the banner of the Communications Workers of America, AFL-CIO.



CWA members are always ready to pitch in to assist worthy causes. This union is renowned for the roles it plays in community service.

# Labor NEWS BRIEFS

►Visitors from eight states attended the twenty-fourth annual reunion of former Local 14 of the American Flint Glass Workers, Niles, Ohio. Most of the old-timers worked at the General Electric plant in Niles in the days when light bulbs were blown by hand. Some of those present at the reunion came from as far away as California and New Mexico.

►The strike of the Textile Workers Union of America at the Rock Hill Printing and Finishing Company, Rock Hill, S. C., has ended in victory and the signing of a new contract. George Meany, AFL-CIO president, congratulated the union on its Rock Hill contract in a letter to TWUA President William Pollock.

►A new study by the research department of the Communications Workers of America shows that earnings in the telephone industry, in relation to those in other fields, have gone down drastically since 1939. Telephone workers, in ninth place in 1939, are now in fiftieth place, the study reveals.

►Many members of Directly Affiliated Local 21230, Beet Sugar Refinery Employees, took part in the recent celebration of the fiftieth anniversary of Worland, Wyo. In the spirit of the occasion, the men grew luxurious beards.

►The Hotel Fort Hayes and the Hotel Chittenden, both of Columbus, Ohio, have been signed to their first contracts with the Hotel and Restaurant Employees. Two hundred employees of the two hotels are covered.

►Local 321 of the Cement, Lime and Gypsum Workers has gained a general wage increase and improvements in shift differentials at the Norfolk, Va., plant of United States Gypsum Company.

►Local 164 of the Hotel and Restaurant Employees, Hempstead, Long Island, N. Y., has opened a medical center for its members.

►Local 3, Milwaukee, of the National Federation of Post Office Clerks re-elected Alex Walsch as president. This is his third term in the office.



Action of the two unions is announced at press parley. At the left is Morris Pizer, head of Furniture Workers. Sal B. Hoffmann, Upholsterers' president, is at right.

## Upholsterers and Furniture Workers Confederate

A RIFT of two decades has been healed by the Furniture Workers and the Upholsterers. Last month these two international unions announced the formation of the Confederated Upholsterers and Furniture Workers of America. This new unified labor organization will operate under a joint board composed of six representatives from each union. While the two unions will remain autonomous, the presidents of both indicated at a joint press conference in the nation's capital that they are hopeful the confederation will be the first step toward merger. Present situation was termed "a time of courtship."

►Thanks to his union, a member of Local 3911 of the Steelworkers has a new eye. James Simpson lost his eye in an explosion at Reynolds Metals Company, McCook, Ill. Four years later a dead person's eye was transferred to Simpson in a costly operation paid for by the settlement of a compensation claim won for him by his union.

►Local 33, Office Employees, Pittsburgh, has negotiated an improved contract with the Construction Industry Welfare Fund of Western Pennsylvania. The new pact calls for an additional paid holiday, a \$7 weekly increase across the board and an \$11 weekly increase in the starting rate of experienced employees.

►Otto W. Weber of Philadelphia, a member of the Firemen and Oilers, has been giving pints of blood since 1942 and, according to the available records, is now the nation's champion blood donor. Recently he donated his 120th pint. The 55-year-old trade unionist is employed as an engineer.

►Local 17, Office Employees, has won wage increases and increased sickness and accident benefits in a two-year agreement negotiated with the Chase Brass Company, Cleveland.

►Local 140 of the Teamsters in Lake County, Ind., has obtained substantial pay increases for drivers and warehousemen who are employed by distributors of beer in that area.

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## Consumer, Beware!

(Continued from Page 8)

longer the terms of the contract, the greater the chance some unforeseen emergency may arise before you've made your final payment.

Credit experts have pointed out that in long-term contracts the goods may actually deteriorate faster than the rate at which the payments are being made. Perhaps the best illustration of this point is in clothing.

If Joe Brown buys a \$50 suit from one of the "no money down, years to pay" stores, he may find that the suit has worn out before his 18 monthly installment payments are up. Then he has to buy another suit. These payments pile up on the old ones and thus pyramid his installment debt. He's no longer enjoying the goods before he pays for them. He's paying after the goods have lost all value.

Another point that needs to be checked in the contract is what happens if the buyer repays his debt before the stated time. The shady dealer doesn't want his debts to be paid up quickly. He wants to squeeze out all those installment charges.

A favorite gimmick in bad contracts is to provide that the buyer still must pay installment charges or interest rates on the original contract terms, even if the debt is paid more quickly. The New York state law stipulates that an installment contract must provide a refund credit based on the anticipated installments.

Exorbitant "delinquency" charges are a rather common pitfall for the unwary installment buyer. The new New York state law also covers this point, providing that if the purchaser defaults for a period of at least ten days, the delinquency charge is not to exceed 5 per cent of each installment due or \$5, whichever is less. However, in addition, attorney's fees up to 15 per cent of the amount due and court costs may also be charged.

A widely advertised feature of installment contracts in the furniture field is the "add-on" clause. It sounds good at first glance. Joe Brown buys a bedroom suite at \$199.95 on the installment plan. He's almost completed his payments when he decides he wants a dining room table.

"No need to draw up a new contract," the salesman tells him. "We'll simply add it on to your original

sales contract and extend the period."

The hitch is that if he defaults on the contract, Joe loses not only the table but also the bedroom suite he's completed payments on. Of course, the shady furniture stores love this plan. It encourages customers to buy all their furniture from that one store. But for the purchaser these "add-on" clauses merely add to the risk of repossession.

Most people don't realize when they sign an installment contract that the dealer normally sells the contract to a bank or sales finance company. This means the buyer is responsible only to the bank or finance company for repayments. On the other hand, the finance company is not in any way responsible to the buyer for the product he has bought. Any questions of guarantees or misrepresentation are strictly between the buyer and seller.

This has important implications if the product turns out to be faulty. Assume Joe Brown wants to buy a watch for his wife. The dealer tells him it's a real bargain at \$59.95—an unknown company but seventeen-jeweled, ten-karat gold filling. Joe Brown blithely signs a contract. A week later the spring falls out. He returns the watch to the dealer, who

takes it back, promising to do what he can to fix it.

But this doesn't stop a sales finance company, disclaiming all interest in whether the watch works or not, from pounding on Joe's door for money. And if Joe decides not to pay, he may open his pay envelope some day and learn that his wages have been attached.

Dealers often imply that a written guarantee isn't needed because the buyer hasn't paid for anything when he signs the contract. *Don't be fooled.* Insist that a guarantee is included in any installment contract. Don't sign a contract containing a so-called "exculpatory" clause—one that says the buyer will not enforce any defenses he may have against the seller or assignee of the seller.

Look again at the box at the bottom of Page 8. These are the basic rules of self-defense for consumers buying on the installment plan.

*Protection against frauds and gyms is only half the problem. It doesn't guarantee that the consumer is making the most of his money when he buys on credit.*

*Next month's article will look into some of the alternatives to buying on the installment plan. It will also try to suggest some guides as to how much of the family income can be committed to "time" purchases without endangering its solvency.*

### COPE's Educational Work Continues



COPE'S WORK is not only continuing, but its tempo is now being stepped up. To carry on its vital political education work, COPE needs your voluntary contribution. If you haven't contributed yet, please see to it that COPE gets your dollar today.

# WHAT THEY SAY

**George Meany, AFL-CIO president**

—The security of this nation of ours is wrapped up in the success and progress of our domestic economy. Anyone who knows the world situation knows that Moscow can have its greatest victory without firing a shot if this nation of ours should go into an economic depression. We have to make our contribution to the free world if it is to remain free. Our country is the only nation with the material resources and the will to stand up against the aggressor who is trying to dominate the entire world.

We have a job to do as Americans, a job that is tied up with the welfare of our country and a job that fits right in with the purpose of our movement. We are set up to build up the conditions of life and work of our membership, to build up their standards—and we have done that over the years.

We must continue to do it, because only by building up their standards, keeping our domestic economy moving forward, can we keep America strong in these days of world tension.

**Charles J. MacGowan, vice-president, AFL-CIO**—Modern society



could not exist without the men and women of toil, but there remain in our midst some people who look with contempt and resist with all their might the efforts of the workers to improve their standards of life. Labor makes advances and meets reverses, but we never surrender all our gains. We know that the battle for human advancement is not won and probably never will be won completely, for the struggle is as old as mankind itself.

Our opponents have largely shifted their efforts against labor to the po-

litical field. To persuade the legislative arms of our federal and state governments to enact repressive legislation, our foes use an avalanche of false propaganda and every other trick high-salaried brains can formulate.

The enactment of the misnamed "right to work" laws is a part of the scheme to throttle and shackle the nation's workers.

As we organized to protect ourselves in the early days on the industrial field, we must now organize more vigorously than ever on the political field, first of all, by registering and qualifying to vote. A worker who fails to do this is dishonoring the union card in his pocket. Second, urge your friends and neighbors to do likewise. Third, go to the ballot box and vote in your own interest.

**Jacob S. Potofsky, president, Amalgamated Clothing Workers of America**—The present



national administration has geared its policies for the primary benefit of corporations and special interests. Governmental agencies have been largely taken over by the industries they are supposed to regulate. On the labor front, the National Labor Relations Board has been steadily chipping away at the body of precedent built up over twenty years. The result has been to make the Taft-Hartley Act even harsher than its original intention.

In other fields of federal activity the Administration has been able to serve special interests without going to the trouble of passing legislation. Administrative decisions by friendly administrators did the trick.

The Administration boasts about prosperity, and candor compels us to admit that big corporation profits have been fabulous. But small businessmen are closing their doors, and small farmers and workers in distressed areas wonder when the profits will trickle down to them.

**Wayne Morse, Senator from Oregon**

—The present Administration has



given away property that belongs to all the people worth uncounted billions of dollars. Candidate Eisenhower made clear in 1952 that he favored giving the oil- and mineral-rich offshore lands to four coastal states despite three Supreme Court decisions that the nation had paramount rights to these offshore lands. In 1953 the Republican Congress, at President Eisenhower's urging, voted to give away this national wealth to four states.

That giveaway cost the American people property valued at no less than eight billion dollars on the most conservative estimate. The total loss will undoubtedly prove to be far greater.

The list of giveaways to big business and bankers is long, large and unjustifiable. Administration spokesmen say that nothing has been given away, but if there have been giveaways, they have been unintentional. However, the pattern of disposing of national wealth to a favored few is too consistent to be accidental.

**Donald MacDonald, secretary-treasurer, Canadian Labor Congress**



—The hopes we entertain for Canadian labor are of various kinds. Starting from the position that unions are primarily economic agencies, we naturally look forward to a steady and substantial improvement in living standards. It is not greater and more willing acceptance by management alone that we are seeking. It is our hope that, by patient and constructive efforts, we shall be fully accepted as part of Canadian life.

What we seek is a genuine understanding and acceptance of labor's role in the life of the worker and in the democratization of labor-management relations.

What we would like to see is the union universally considered as much a part of industrial life as the management and the work force.